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DRAFT HOUSING ELEMENT

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INTRODUCTION

BACKGROUND

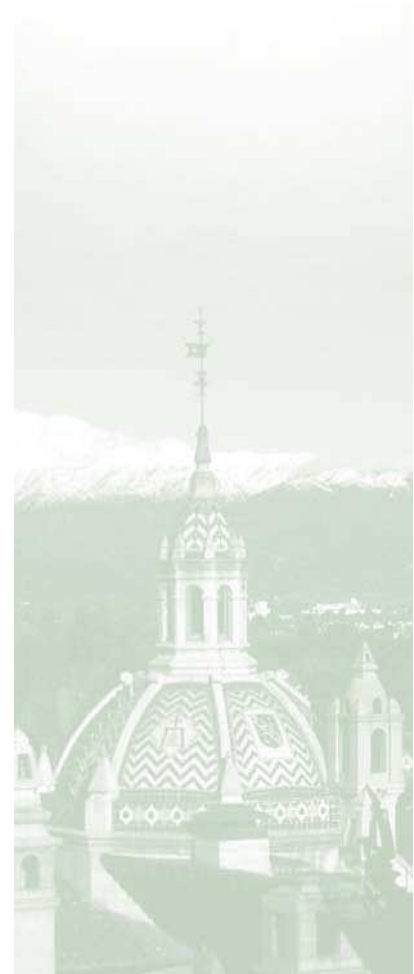
Healthy and strong neighborhoods with an adequate supply of quality and affordable housing are fundamental to the well-being of Riverside and its residents. Beyond simply fulfilling a basic need for shelter, adequate and affordable housing provides many more benefits. Studies show that children in stable housing do better in school and are less likely to experience disruption in their education due to moves. Living in decent, affordable housing also provides individuals and families with a sense of economic security and the ability to focus on their needs.

An adequate supply of a variety of housing types and prices is also important to Riverside's employment base and its economic vitality. A mix of homes affordable to a range of income levels can attract and help retain a diverse employment base in the community, support the local workforce so they can live close to their jobs, and support economic development objectives. Shorter commutes allow workers to spend more time with their families while benefitting from reductions in traffic congestion, air pollution, and expenditures on roads.

Healthy and strong neighborhoods also depend on supportive services. Parks, recreation, and open spaces beautify neighborhoods and improve property values. Complete sidewalks and bicycle routes encourage walking and exercise, which improve the health of residents. A complementary mix of community amenities—medical facilities, commercial uses, and various service agencies—provide residents with their daily needs. And community centers offer places for residents to socialize and strengthen a sense of community.

As required by state law, Riverside prepares a housing element as part of the Riverside General Plan 2025 to provide objectives, policies, and programs to facilitate the development, improvement, and preservation of housing. It is intended to create livable neighborhoods that offer a high quality of life, facilitate a diversity of housing choices for different lifestyles, increase housing opportunities for very low, low and moderate income households, and support the provision of adequate housing and supportive services for those with special needs.

Taken together, the Housing Element plays a fundamental role in achieving Riverside's vision of a greater city. By providing quality housing opportunities for Riverside's diverse population, strengthening the quality of neighborhoods, and assisting residents and the workforce of all income levels, Riverside will continue to be denoted as one of the most livable and sought-after communities in the nation.





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CONTENT OF ELEMENT

State law provides broad parameters for the objectives and policies that should be contained in the Housing Element. According to state law, the Housing Element must: 1) identify adequate sites for a range of housing opportunities; 2) assist in the development of adequate and affordable housing; 3) address constraints to meeting the City's housing needs; 4) conserve and improve the condition of housing; and 5) promote housing opportunities for all residents.

California Housing Element law also prescribes the scope and content of the housing element. Pursuant to Section 65583 of the Government Code, the Riverside Housing Element contains five parts.

- ❖ **Housing Needs Assessment**—demographic, social, and housing characteristics; current housing needs; and future housing needs due to population growth and change.
- ❖ **Constraints Analysis**—analysis of potential constraints that affect the development, maintenance, and improvement of housing for all income groups and people with disabilities.
- ❖ **Housing Resources**—inventory of available land for housing, financial resources, and administrative capacity to manage housing programs that address the City's housing needs.
- ❖ **Program Evaluation**—evaluation of accomplishments of current housing programs, their success in meeting housing needs, and continued appropriateness for the present planning period.
- ❖ **Housing Plan**—objectives, policies, and implementation programs to address the development, improvement, and conservation of housing in Riverside.

Riverside's Housing Element is organized into three complementary documents—the Housing Technical Report, this present Chapter of the General Plan, and the Implementation Plan. The Housing Technical Report is a background report that contains the analysis of the City's housing needs, constraints, and resources. The second document, the Housing Element chapter of the General Plan, contains a summary of the Technical Report's major findings and a series of objectives and policies with respect to the development, maintenance, and improvement of housing and neighborhoods in Riverside. The third and final document, the Housing Implementation Plan, contains programs that will be implemented to address the City's housing needs.



PUBLIC OUTREACH

California law requires that local governments make a diligent effort to achieve participation from all economic segments of the public in the development of the housing element. As part of the 2008–2014 Housing Element update, the City of Riverside conducted an extensive public engagement program to solicit views from a broad range of community interests. The City held or participated in four major series of forums to solicit input for the Housing Element.

- ❖ **Neighborhood Conference.** Riverside is unique for its 28 neighborhoods and the events sponsored through the Housing and Neighborhoods Division. The City of Riverside's Planning and Housing team participated in the annual neighborhood conference and held two workshops to solicit input. More than 400 residents commented about the priority housing needs in Riverside. These results are included in the Technical Report.
- ❖ **Special Forums.** The City held special forums to solicit input from members of the disabled and senior community. Reflecting the City's desire to be a model deaf community, the City provided booths during Deaf Awareness Week to seek input from the deaf community. The City also solicited input on housing needs, resources, constraints, and programs from the Commission on Disabilities at a regular public meeting.
- ❖ **Citizen's Advisory Committee.** The City Council appointed a Citizens Advisory Committee composed of representatives from the development industry, special needs groups, City commissions, fair housing representatives, and other parties. The City held four forums that discussed housing needs, the role of the Housing Element, and potential policy and programmatic responses to addressing Riverside's needs.
- ❖ **City Council and Commission Study Sessions.** The City of Riverside conducted study sessions with the Planning Commission and the City Council in March and April of 2010. These sessions provided an overview of the Housing Element and a summary of key community needs, and then solicited specific input on programs or issues of concern from each. The study session were duly noticed to the public.

The Housing Technical Report provides a summary of the comments received during the above noted events. These comments are incorporated into the Housing Needs Assessment and the policies and tools that will guide the implementation of the Housing Element.





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RELATED CITY PLANNING EFFORTS

The 2006–2014 Housing Element is a broad housing policy plan that is related to other community planning and housing plans. These plans are briefly described below.

- ❖ **City Vision (Visioning Riverside: A Report from the Community – Appendix B of the General Plan 2025).** The General Plan 2025 is founded on specific guiding principles and a community vision for Riverside. The City's vision governs how Riversiders create a livable community by fostering economic opportunities and preserving parks and open space, how we live together in neighborhoods, how people get around the City, how we work, and how we achieve quality education for all. These principles, coupled with the City's statement of inclusiveness, also underpin the Housing Element update.
- ❖ **General Plan 2025.** State law requires that a General Plan be internally consistent so that objectives, policies, and implementation measures in the General Plan Elements are consistent and support one another. The Housing Element builds on and is consistent with the other elements in the General Plan. To maintain and emphasize consistency, the Housing Element references supporting policies in other chapters of the General Plan. The City will continue to maintain consistency between General Plan elements by ensuring that proposed changes in one element will be reflected in other elements when amendments of the General Plan are necessary.
- ❖ **Specific Plans and Overlay Zones.** Riverside utilizes implementation tools—specific plans, overlay zones, and other plans—to guide future development in focused areas. These include more than a dozen specific plans and a variety of different overlay zones. The Housing Element is an overarching document that bridges specific plans with the objectives and policies in the General Plan. Whereas the Housing Element provides a framework for housing Citywide, implementation tools provide guidance for specific areas of the City.
- ❖ **Housing Implementation Plans.** The City implements other plans that relate to the Housing Element. The Consolidated Plan guides the expenditure of federal funds for housing and community development activities, particularly low and moderate income households and persons with special needs. The Redevelopment Housing Implementation Plan governs the expenditure of tax increment funds to support the rehabilitation, construction, and improvement of housing.



COMMUNITY CONTEXT

This section provides a synopsis of key issues in the community that help define the City's housing opportunities and challenges. These include demographic, economic, housing, and special needs characteristics of residents and the workforce. A more in-depth discussion of topics is provided in the Housing Technical Report. These characteristics also provide the setting for the objectives, policies, and programs that are intended to address the City's housing needs.

DEMOGRAPHIC CHARACTERISTICS

Population Growth

The City of Riverside ranks as the 11th most populous city in California with approximately 300,000 residents as of 2010. In Riverside's recent history, population growth has been a steady constant, adding approximately 40,000 new residents each decade since the 1960s. Even during times of economic recession, Riverside has continued to grow. Riverside's constant population growth has been the result of the quality of life offered by the community—its strategic location, industrious and visionary leaders, environmental benefits, world-class educational institutions, rich culture, history, and affordable housing.

The City of Riverside is anticipated to continue increasing in population. According to the General Plan 2025 EIR, the City of Riverside has a projected population of 383,077 at the ultimate buildout of the City. Of that total, the General Plan 2025 projects a population of 346,867 within current incorporated boundaries of Riverside and 36,209 residents within the City's sphere of influence. In past decades, migration patterns—in part due to more affordable housing—fueled population growth in Riverside. In contrast, Riverside's future growth will come from residents living in the City today.

Riverside's anticipated population growth and demographic changes will bring many housing challenges and opportunities to the City. What types of housing are best suited to meeting the new generations of residents who will soon call Riverside home? How do we accommodate the housing and service needs of the aging baby boom generation? Where should the City grow to accommodate housing in a responsible manner consistent with smart growth principles? How should housing be designed to support sustainable neighborhoods? The remainder of this section explains the demographic, economic, housing, and other factors that set the stage for this policy discussion.





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Race and Ethnicity Characteristics

Like much of southern California, Riverside's population is becoming more diverse in race and ethnicity. According to the American Community Survey (ACS), Hispanics comprise 48 percent of the population followed by Whites (38 percent), and Asians and Blacks (6 percent each). These patterns are similar to county averages and those of central cities in the region. In recognition of this diversity, in 2001 the City adopted the "Building a More Inclusive Riverside Community" statement. This statement affirms the opportunities and challenges of building an inclusive community and the responsibilities of residents, businesses, institutions, and policymakers in Riverside's future.

According to the Public Policy Institute of California, the most striking demographic change in the Inland Empire and, by extension Riverside, will occur among Latino and Asian young adult (20–34 years of age) populations. Currently, the large majority of these young adults are first-generation immigrants. However, by 2015, the majority will have been born in the United States. These changes will result from the large growth in the number of second-generation children of immigrants. After several decades of strong and sustained flows of immigrants, the children of those immigrants will reach adulthood in Riverside.

Age Characteristics

Resident age characteristics in Riverside also affect housing needs. Although variations exist, younger adults typically prefer apartments because they are more affordable, allow for greater mobility, and are easier to maintain. As young adults become more established, they seek starter homes or smaller townhomes that are more affordable. Middle-aged adults tend to prefer larger homes to accommodate families and children. Meanwhile, seniors prefer condominiums, smaller single-family homes and, in many cases, senior housing options that offer more affordable housing and are easier to maintain.

Riverside's central location and the presence of four major colleges and universities mean that young adults will always comprise a substantial proportion of the population whatever the broader demographic trends. From 2000 to 2006, young adults ages 18–24 increased by approximately 31 percent and young adults ages 25–34 increased by 56 percent since 2000. Much like the broader region, the numbers of middle-aged adults (35–64), and older adults (65+) also showed considerable increases, although not as fast as young adults. Due to continued strong growth in the young adult population, the City can expect significant increases in the number of residents under age 18.



Household Characteristics

Household types also influence housing preferences and needs. For instance, single-person households often occupy smaller apartments or condominiums, such as one-bedroom units. Couples with children often prefer larger single-family homes to accommodate their needs. These patterns underscore the need to provide a diversity of housing opportunities suitable for all types of households. Table H-1 shows various household characteristics in Riverside.

As of 2006, the City of Riverside has approximately 96,151 households, a 17 percent increase since 2000. Family households (which consist of married couples and/or related members) account for 70 percent of all households. Perhaps the most significant trend since 2000 is the increase in nonfamilies, which refers to singles and unrelated individuals living together as households. There are also differences in income among household types that affect their ability to afford housing.

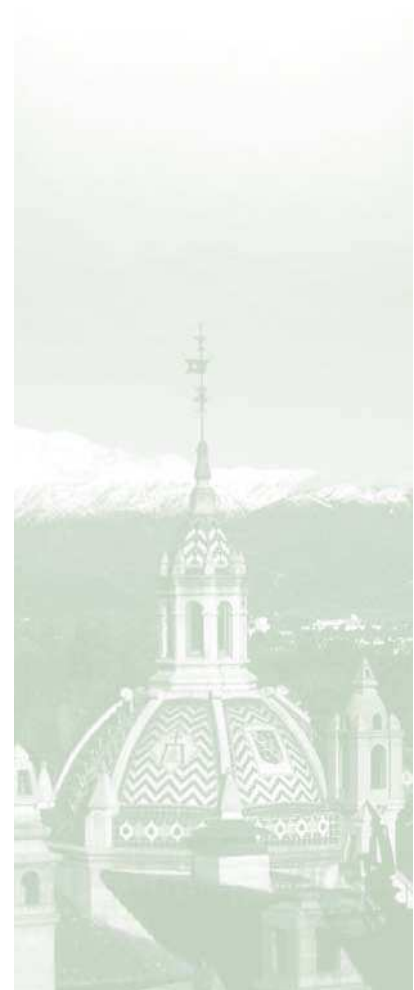
TABLE H-1
HOUSEHOLD CHARACTERISTICS

Household Type	Number	Percent of Total	Median Income
Total Households	96,151	100%	\$52,023
Married w/child	26,958	28%	\$62,000
Married no child	20,880	22%	\$74,000
Other Families	18,578	19%	\$39,000
Nonfamilies	29,735	31%	\$32,000

Source: American Community Survey, 2006.

The City of Riverside's average household size was 3.2 persons in 2006, which is slightly higher than in 2000. However, the composition of households has changed somewhat. Since 2000, the fastest growing segments are single-person households, three-person households, and large households with five or more members. This diversity has led to the average household size remaining constant.

In 2006, each major household age group (25–34, 35–44, and 45–54) comprised 20 percent of all households. The fastest growing groups have been the 25–34 and 45–55 age groups. According to the Public Policy Institute of California, by 2015, seniors will significantly increase as the baby boom age group reaches 55–59 years and the leading edge of the baby boom generation reaches 69 years. The Inland Empire will also see an increase in echo boomers (adults 20–34 years).





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ECONOMIC CHARACTERISTICS

Industry and Occupations

According to the Southern California Association of Governments (SCAG), the City of Riverside had approximately 154,000 jobs in 2005. As the major governmental center, 25 percent (one of every four) of jobs in the City are provided by local, state, or federal government. Wholesale/Retail trades are the next largest sector at 15 percent, followed by the Health Care and Educational sector at 13 percent. The Professional, Scientific, Technical, and Information sectors of Riverside's economy also comprise 11 percent of jobs. Riverside's job base is anticipated to grow to 195,000 jobs by 2015.

Table H-2 shows the jobs held by residents and their median wages. One third of the workforce holds jobs that pay a median wage above \$50,000. These include Professional, Management, Business, and Financial related jobs. The middle tier—Sales and Related Occupations, Construction/Extraction, Maintenance, and Office/Administrative Support—employ a third of the workforce and pay a median wage of \$33,000–\$41,000. The third tier of jobs held by Riverside residents—production/transportation/material moving and services—employ the last third of the workforce and pay wages in the \$20,000s.

TABLE H-2
JOBS HELD BY RIVERSIDE RESIDENTS

Occupational Groups	Total Employment	Percent of Work Force	Full-time Employment	Median Wage for FTE
Total employment	146,005	100%	94,476	\$35,912
Management, Business, and Financial	15,953	11%	12,636	\$52,433
Professional and Related	26,275	18%	15,031	\$55,880
Sales and Related Occupations	16,871	12%	9,016	\$40,773
Construction, Extraction, Maintenance, and Repair	18,401	13%	13,848	\$34,021
Office & Admin Support	22,504	15%	14,147	\$33,162
Production, Transportation, Material Moving Occupations:	22,140	15%	15,913	\$25,632
Services	23,812	16%	13,885	\$20,259
Farming, Fishing, and Forestry	49	0%	—	—

Source: American Community Survey, 2006.



Household Income

As the historic seat of the County of Riverside, the City of Riverside's demographics are diverse, and display a wide range of income levels. The City's median household income of \$52,000 generally mirrors patterns throughout the County of Riverside. Yet as is common for most central cities throughout Southern California, Riverside is known for its diverse population of families, seniors, students, and special needs groups. Each group has different incomes and housing needs.

To provide a basis for determining housing need, the State Department of Housing and Community Development (HCD) creates household income categories based on the median family income (MFI) in Riverside County (which was \$62,000 for a four-person household as of 2008). This translates into the following income thresholds.

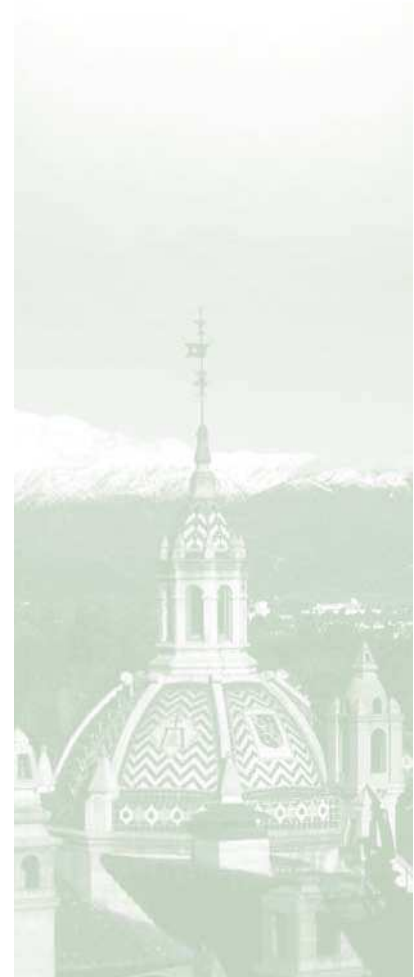
- ❖ Extremely Low: earning below 30 percent of MFI or \$20,000
- ❖ Very Low: earning 31 to 50 percent of MFI or \$33,300
- ❖ Low: earning 51 to 80 percent of MFI or \$53,300
- ❖ Moderate: earning 81 to 120 percent of MFI or \$74,400
- ❖ Above Moderate: earning over 120 percent of MFI

For purposes of Housing Element law, extremely low income and very low income are often combined into one income category, referred to as very low income. In other cases, the extremely, very low, and low income categories are combined into one category, called lower income. These terms are used interchangeably in the Housing Element depending on the subject discussed. Table H-3 shows the income distribution of Riverside households.

TABLE H-3
HOUSEHOLD INCOME

Income Group	Total Households		
	Income Levels	Number	% of Total
Extremely Low	Less than \$20,000	10,200	12%
Very Low	\$20,001 to \$33,300	8,805	11%
Low	\$33,301 to \$53,300	14,115	17%
Moderate	\$53,301 to \$74,400	16,165	20%
Above Moderate	Above \$74,400	32,785	40%
Total		82,070	100%

Source: US Census, 2000.





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HOUSING AND NEIGHBORHOODS

Neighborhoods

For more information on Neighborhoods, see “Our Neighborhoods” in the Land Use & Urban Design Element

Riverside is noted for its strong residential neighborhoods—a tradition that distinguishes it from other large central cities in southern California. The City has 28 distinct neighborhoods, each with its own history, architecture, housing types, and amenities. Many of these established neighborhoods are well maintained and contain historical resources. The diverse urban, suburban, and rural fabric of many of these neighborhoods has been woven over time and reflects the land use and development policies implemented over the City’s history.

Table H-4 lists the 28 neighborhoods that comprise Riverside. Detailed information on the history of each neighborhood is found in the Land Use and Urban Design Element.

TABLE H-4
RIVERSIDE NEIGHBORHOODS

Airport	Casa Blanca	La Sierra Acres	Presidential Park
Alessandro Heights	Downtown	La Sierra Hills	Ramona
Arlanza	Eastside	La Sierra South	Sycamore Canyon Park
Arlington	Grand	Magnolia Center	Sycamore Canyon Business Park/Canyon Springs
Arlington Heights	Hawarden Hills	Mission Grove	University
Arlington South	Hunter Industrial Park	Northside	Victoria
Canyon Crest	La Sierra	Orangecrest	Wood Streets

Riverside’s neighborhoods offer a range of different lifestyle options. Residents can choose the agricultural and open space character of Arlington Heights and other areas, which date back to the late 1880s. One of the City’s newest neighborhood, Orangecrest, offers a modern suburban environment distinguished by single-family homes on cul-de-sacs and long, curvilinear streets. The community of Casa Blanca typifies the citrus colonia established by Mexican immigrants during the early twentieth century. The University neighborhood offers the option of living in close proximity to the UCR campus. The Land Use and Urban Design Element describes other neighborhoods in greater detail.



Housing Type

A certain level of diversity in Riverside's housing stock is an important quality in providing adequate housing opportunity to meet the diverse needs of Riversiders. This includes single-family homes, townhomes, apartments, and special needs housing. A more diverse housing stock also helps to fulfill the City's statement of inclusiveness and ensure that all households, regardless of their particular income level, age group, or family size, have the opportunity to find housing that is best suited to their needs. A diverse housing stock provides a variety of housing opportunities for a diverse workforce, who attract new employers.

As is the case with most inland communities, single-family homes comprise the majority (67 percent) of Riverside's housing stock. Within this general category, single-family homes can range from smaller detached homes or attached products with two to four units to larger estate homes. During the housing boom, the City approved a substantial number of planned residential developments (PRDs). Multiple-family units, primarily apartment projects, comprise approximately 31 percent of the housing stock. Mobile homes comprise approximately 3 percent of housing in Riverside. The City of Riverside has a substantial number of units for seniors (both independent and group), students, and people with disabilities.



Small Lot New Homes Oriented Around a Common Area Park

Homeownership Rates

Homeownership is a key principle expressed in the City's vision because it can provide financial independence, economic stability, and personal safety. Home investment and pride in homeownership are perceived to contribute to neighborhood quality and stability. Changes in federal housing and lending policies have opened up homeownership to a much larger portion of society—particularly the working and middle classes. The 2006 ACS reports that 56 percent of households own a home, which is relatively high given that 68 percent of all homes in Riverside are detached and attached single-family homes.

At the same time, recent volatility in the housing market and economy has resulted in unprecedented levels of foreclosures and displacement of residents and businesses in Riverside. The crisis originated with subprime lending, loosening of credit terms of financial institutions, overproduction of housing, and precipitous decline in the economy. According to Default Research, the number of foreclosures in Riverside County has soared to more than 50,000 households since January 2006. A significant number of new foreclosures are anticipated through 2011, as adjustable rate mortgages are due in the next few years.





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Housing Prices and Affordability

Recent years have seen unparalleled volatility in the housing market. From 1998 to 2006, the housing market soared, with single-family home prices increasing by more than 200 percent to an all-time high. Single-family homes were selling for a median price above \$500,000. With the significant decline in the economy and the housing market, the median sales price of housing has plummeted to \$205,000 for an existing single-family home and \$117,000 for an existing planned residential unit, with higher prices for new homes in 2009.

Apartments and rental housing has fared much better during the past eight years, increasing at a slower but more predictable rate. According to Real Facts, apartment rents have increased by 50 percent to 60 percent from 2000 to 2008. Apartment rent increases have generally mirrored changes in the overall cost of living during that period. In 2008, apartment rates averaged \$802 for a studio, \$1,026 for a one-bedroom unit, and \$1,312 for a two-bedroom unit. Three-bedroom units are in shorter supply and rent for considerably higher rents.

Table H-5 shows the average price and rent for housing in Riverside and the affordability of each type of housing. As shown, the average single-family home is affordable to moderate income households for resale homes and above moderate income for new homes. The average townhome and planned residential unit (both existing and new) is affordable to lower income households. The average apartment rent is also affordable to lower income households.

TABLE H-5
HOUSING PRICES AND AFFORDABILITY, 2008

Housing Types	Average Housing Price/Rent	Income Needed To Afford Unit	Income Required (% CMFI)	Income Affordability Category
Existing SF Home	\$205,000	\$60,000	97%	Moderate
New SF Home*	\$513,000	\$146,000	263%	Above Mod
Existing Twnhm/PRD	\$113,000	\$34,000	55%	Lower
New Twnhm /PRD	\$214,000	\$63,000	100%	Moderate
Apartment (1b/1b)	\$1,000	\$40,000	81%	Lower
Apartment (2b/2b)	\$1,300	\$52,000	84%	Income

Source: DataQuick, 2009; RealFacts, 2008; The Planning Center

* In recent years, single-family homes have been predominantly in foothill areas, are more amenitized, and therefore do not represent the typical home.

Note: This table represents the affordability of an average priced home. Certain homes, based on amenity mix, may be more or less affordable.



HOUSING NEEDS

Existing Housing Needs

Although housing in Riverside is generally more affordable than coastal regions of Southern California, there are still significant housing problems in the community, such as overcrowding, housing overpayment, and housing in need of rehabilitation or replacement. These housing problems are defined and shown in Table H-6.

- ❖ **Overcrowding** refers to a household where there are more members than habitable rooms in a home. Overcrowding falls into two groups: moderate (1.0 to 1.5 persons per room) and severe (more than 1.5 persons per room).
- ❖ **Overpayment** refers to a household that pays more than 30 percent of income toward housing. According to federal definitions, overpayment falls into two categories: moderate (pays 30–50 percent) and severe (pays more than 50 percent of income) toward housing.
- ❖ **Substandard Housing** refers to a home with significant need to replace or repair utilities (plumbing, electrical, heating, etc.) or make major structural repairs to roofing, walls, foundations, and other major components.

As is the case throughout California, the significant increase in home prices increased the percentage of households overpaying for housing. From 2000 to 2006, the percent of households overpaying increased from 41 to 53 percent. Overpayment increased faster for homeowners (33 to 52 percent) than renters (48 to 54 percent). The prevalence of overcrowding actually declined during this time.

TABLE H-6
HOUSING PROBLEMS IN RIVERSIDE

Households	Overpayment			Overcrowding		
	Owner Hhlds	Renter Hhlds	Total Hhlds	Owner Hhlds	Renter Hhlds	Total Hhlds
Total Households	42,141	40,222	82,363	54,262	41,889	96,151
Housing Problems						
None	48%	46%	47%	94%	87%	91%
Moderate	34%	27%	31%	4%	10%	7%
Severe	18%	27%	22%	2%	3%	2%

Source: US Census, 2000; American Community Survey, 2006.





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Special Housing Needs

Certain households in Riverside have greater difficulty finding decent, affordable housing due to their special circumstances. Special circumstances typically relate to one's income-earning potential, family characteristics, physical or mental disabilities, age-related health issues, and other factors. These groups often have lower incomes and higher rates of overpayment or overcrowding. As a result, these household groups have special housing needs relative to the general population.

State Housing Element law defines "special needs" groups to include senior households, disabled persons, large households, female-headed households, single-parent families, farmworkers, and people who are homeless. Due to their numbers in Riverside, college students are also considered to have special housing needs. In keeping with state law and the City's priority to build an inclusive community, this section provides a summary of needs for each group and the availability of resources to address their needs. Table H-7 summarizes the magnitude and trends of special needs groups in Riverside from 2000 to 2006.

TABLE H-7
SPECIAL NEEDS GROUPS IN RIVERSIDE

Special Needs Group	2000		2006	
	Number	Percent of Total	Number	Percent of Total
Senior Households ¹	14,036	17%	15,363	16%
Persons with Disabilities ²	N/A	N/A	33,013	11%
Female-Headed Hhlds ³	12,090	15%	11,962	12%
Single Parented Families ⁴	10,138	12%	11,026	11%
Large Households ⁵	15,201	19%	18,572	19%
Homeless Persons ⁶	N/A	N/A	632	<1%
College Students ⁷	24,206	14%	31,685	14%
Farmworkers ⁸	2,194	1%	677	1%

Source: US Census, 2000; American Community Survey, 2006 unless noted.

Notes:

1. Seniors households have a householder 65 years or older.
2. Disabled persons refers to persons 16 years or older. Data from 2000 is not presented as the definition of disabilities has changed over time.
3. Female indicated as the head of a household.
4. Single parent refers to adult living with related children.
5. Large households refer to family with five or more members.
6. Riverside County Homeless Census, 2009. Data from 2000 is not presented as the definition of homelessness has changed over time.
7. US Census of residents enrolled in college, graduate, or professional school.
8. Employment Development Department, 2002 and 2007.



Housing Construction Needs

California law requires that local governments plan for projected population and employment growth. To assist in that effort, SCAG prepares housing construction goals for each city in southern California as part of the Regional Housing Needs Assessment (RHNA) authorized by the California Government Code. Jurisdictions are required to develop proactive policies and programs to facilitate new housing construction commensurate with assigned housing goals. As discussed later, the City of Riverside has satisfied nearly all of its RHNA.

SCAG determines total housing need for each community based on the number of housing units needed to accommodate future population and employment growth. In addition, a city's housing need is calculated by the number of units needed to replace housing units demolished over the planning period. The RHNA includes a "vacancy calculation" to ensure a general balance between the price and availability of housing. Finally, student housing needs are also considered for jurisdictions that have a large student population.

California law states that the RHNA is required to avoid or mitigate the overconcentration of income groups in a jurisdiction in order to achieve its objective of increasing supply and mix of housing types, tenure, and housing affordability in an equitable manner. In practice, jurisdictions with a smaller proportion of lower income units are required to provide a larger share of those units as part of their construction need to compensate for less affluent jurisdictions that already accommodate more than their fair share of affordable housing.

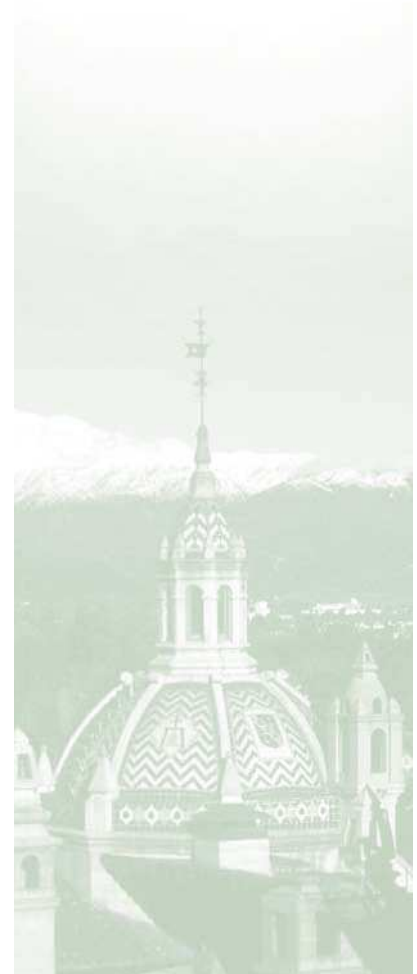
Table H-8 indicates the City's allocation by income category for the Housing Element planning period.

TABLE H-8
RIVERSIDE 2006–2014 RHNA

Income Level	Income as a Percent of Median Family Income (MFI)	Allocation	
		Units	Percent
Very Low	0 to 50% of MFI	2,687	24%
Low	51% to 80% of MFI	1,866	16%
Moderate	81% to 120% of MFI	2,099	18%
Above Moderate	Above 120% of MFI	4,728	42%
Total		11,381	100%

Source: Southern California Association of Governments, 2008.

Note: Numbers are rounded.





DRAFT HOUSING ELEMENT

Publicly-Assisted Housing

Riverside has a significant amount of affordable housing that receives public subsidies in return for long-term affordability controls. Typically, these projects provide units affordable to extremely low, very low, and low income households, including persons with special needs. The majority of projects are restricted for 15–55 years, after which they can begin charging market rate rents. The City of Riverside has an estimated 2,400 assisted affordable housing units.

Table H-9 provides a summary of the City’s inventory of affordable housing that has received public assistance. This includes all projects that have received public subsidies and are deed restricted to be affordable to lower income households in Riverside.

TABLE H-9
PUBLICLY ASSISTED AFFORDABLE HOUSING

Project Type	Total Housing Projects	Total Units/Beds	Affordable Deed Restricted
Family Housing	15	1,609	1,302
Senior Housing	14	1,965	1,096
Special Needs	N/A	N/A	N/A
Total	29	3,574	2,398

Source: City of Riverside, 2009.

Note: Affordable special needs is available in the city, but few are publicly assisted.

During the prior planning period, four projects providing about 110 units of affordable housing paid off their mortgages and converted to market rate housing. The City has made considerable progress in preserving the affordability of assisted units. Only five projects are at risk of conversion in the next five years (by 2019)—Sierra Woods, Whispering Fountains, Tyler Springs, Mount Rubidoux, and Canyon Shadows—totaling 188 family units and 621 senior units.

The Housing Technical Report contains an analysis of various options for preserving the remaining units at risk of conversion by 2019. Based on construction and rehabilitation costs, total costs for preserving the 809 units range from \$36.1–\$83.4 million depending on whether the units require rehabilitation, acquisition, or both. The Housing Technical Report analyzes affordable housing preservation strategies and the Implementation Plan proposes various programs to address this need.



HOUSING PLAN

The Housing Plan provides a statement of the community's goals, objectives, and policies relative to housing production, rehabilitation, conservation, and assistance for all residents in Riverside. This section builds on the earlier sections, which defined the housing challenges facing the community, the vision and mission of the City and General Plan, and the priorities identified by the entire Riverside community through the General Plan and Housing Element update process.

Riverside aspires to be a national model of an inclusive and livable community and the historical and economic center of Inland Empire. An inclusive community is one where all Riverside residents and its workforce, regardless of income level, cultural heritage, age, and/or household characteristics, are able to find a distinctive, special place to live. A livable community is one that offers a diversity of housing products, consistent with smart growth principles.

The Housing Plan section of the Housing Element outlines the City's broad approach to achieving its long-term housing objectives through the pursuit of four objectives:

- ❖ Create neighborhoods that offer distinctive, special places to live that are safe and well served by community amenities, and encourage community involvement in local decision making.
- ❖ Facilitate the development of a diversity of housing types and prices that are high quality, built in a sustainable manner, and meet the varied housing needs of residents.
- ❖ Increase the opportunities for low and moderate income residents and workforce to find suitable ownership and rental housing in the community.
- ❖ Provide adequate housing and supportive services that assist in meeting the varied needs of residents with special housing needs.

The Housing Plan also sets forth a comprehensive menu of housing programs to implement the above policy direction. The programs consist of existing programs, programs that have been modified based on what has been learned over the past few years, and new programs that are designed to address new priorities or needs of the community. Quantified and qualitative targets are also indicated for each program. These programs, implemented along with others in the General Plan 2025, further the objectives and policies in the Housing Element.



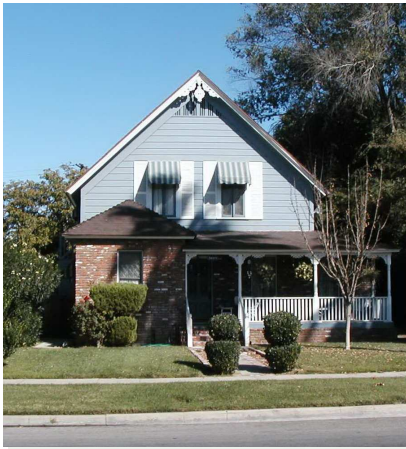


DRAFT HOUSING ELEMENT

NEIGHBORHOOD LIVABILITY

A foundation of the City's vision is the preservation of its strong network of neighborhoods. The City of Riverside is renowned for its 28 distinct neighborhoods. The identity of each neighborhood is evident to the casual visitor. Each residential neighborhood is distinguished by its history, architecture, housing types, street patterns, and community life. Neighborhoods define our quality of life; they are where residents feel safe, where friendships and social ties develop, where traditions are passed to new residents, and how people identify with the City.

History and Culture



Example of Riverside historic home

As early as 1927, Charles Cheney, Riverside's first city planner and author of the first master plan, called for a preservation ethic when he wrote, "The city needs protection from disfigurement, and the preservation of old buildings, of natural beauty, and architectural monuments." Nearly 80 years later, Riverside has one of the most active historical preservation programs in California. As of 2010, the City of Riverside had 122 City Landmarks, more than 1,000 Structures of Merit, 13 Historic Districts, four Neighborhood Conservation Areas, and twenty National Register of Historic Places properties.

Riverside's history and culture are distinguishing qualities that provide a link to the past and an important identity for each of its neighborhoods. The Housing Element, Historic Preservation Element, and the Arts and Culture Element all recognize the importance to the community of Riverside's historic structures, landscapes, neighborhoods, and traditions and set forth a series of objectives, policies, and programs to preserve and integrate features of Riverside's past into the present neighborhood fabric. Moreover, these visible reminders of Riverside's past embody in some way the traditions of residents in each neighborhood.

Housing and Neighborhood Improvement

As a well-established community, Riverside's neighborhoods date back many generations. Many residential neighborhoods are in excellent condition as evidenced by well-maintained housing, streets with adequate sidewalks and trees, and adequate physical infrastructure. In some cases, some neighborhoods are stable, but are beginning to show signs of deterioration and could benefit from neighborhood improvement. Still other neighborhoods require significant reinvestment in housing, infrastructure, parks and open space, and public services. The City supports a multifaceted approach to neighborhood improvement and preservation (e.g., historic preservation, neighborhood planning, parks/open space, and traffic management, etc.) to improve the physical environment and build community.



Parks, Open Space, and Recreation

Riverside's unique natural setting is cherished by the community. The surrounding hills, the Santa Ana River, and the arroyos and citrus groves buffer Riverside from adjoining communities and reinforce a unique sense of place. Open spaces provide natural habitat and protection for species, unique natural and cultural resources, and critical habitat linkages throughout the community. These open spaces, which include trails and parkways, also enable natural outdoor experiences for residents in close proximity to the neighborhoods in which they live.

City parks, trees, parkways, medians, and other landscape amenities contribute to this network of open spaces and offer aesthetic, recreational, and health benefits. Green spaces, healthy trees, and landscaping help to soften housing tracts, reduce the heat island effect, and beautify neighborhoods. Along with parks and recreational amenities, the City is making each neighborhood more attractive for walking and bicycling by establishing sidewalks, bicycle routes, and other routes for residents to access a range of community services.



Andulka Park

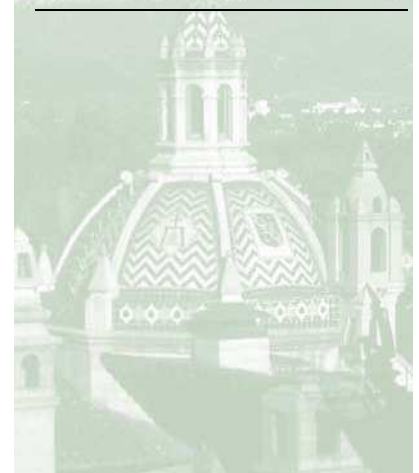
Neighborhood Involvement

The City of Riverside supports active and representative community involvement in improving residential neighborhoods. As active partners in the community, residents provide valuable leadership, energy, and commitment in helping the City to maintain and improve the quality of life in neighborhoods. To support neighborhood involvement, the City's Housing and Neighborhood Division provides neighborhood-organizing support and community leadership training. The Division also serves as a liaison/advocate for neighborhood organizations at City Hall.

The Housing and Neighborhood Division implements an Asset-Based Community Development (ABCD) approach to neighborhood improvement. Instead of focusing on a community's needs, deficiencies, and problems, ABCD helps communities become stronger and self-reliant by discovering, mapping, and mobilizing untapped, unconnected local assets. Programs include an annual Neighborhood Conference and Neighborhood Leadership Academy, and award programs.

The Housing and Neighborhood Division supports the Riverside Neighborhood Partnership (RNP). The RNP Board is composed of a mix of neighborhood associations representatives (15), business (3), non-profits/community of faith (3), educational institutions (3), and one member of the City Council. The RNP actively supports the formation, organization, and strengthening of neighborhood associations, works in partnership with other agencies and City Hall, and collectively collaborates in neighborhood sustainability and improvement.

See the Circulation and Community Mobility Element under "Safe Routes to School" and "Walking and Biking;" the Public Facilities Element under "Pedestrian and Bicycling Safety;" the Education Element under "Ensuring Safe Routes to School;" and the Air Quality Element under "Business Mass Transit." In particular, review Policies CCM-8.2, CCM-8.6, Objective CCM-10, and Policies ED-4.3, ED-4.6, ED-4.8, and AQ-1.8.





DRAFT HOUSING ELEMENT

Public Facilities and Infrastructure

The City recognizes that well-designed and -maintained infrastructure enhances the quality of life in residential neighborhoods. Moreover, physical infrastructure (sewer and water lines, communication networks, streets, etc.) must be sufficient to accommodate the present and future needs of the community. The City's public investments are intended to ensure that Riverside is a "city of choice" for generations to come and serve as a catalyst for private investment, which enhances the wealth of the City and ensures Riverside's position as the economic, governmental, and cultural capital of inland Southern California.



Orange Terrace Community Center

The City is aggressively working to keep Riverside a great place to live for the next generation. Riverside Renaissance is a \$1.68 billion investment program in the City's public facilities and infrastructure. The Riverside Renaissance program is responsible for improving traffic flow; replacing aging water, sewer, and electric infrastructure; and expanding and improving police, fire, parks, library, and other community facilities that enhance the general quality of life for residents, businesses, and visitors. Riverside Renaissance will involve the completion of more projects in five years than were completed over the last thirty years, ensuring Riverside's position in the Inland Empire.

Community Centers

Community centers provide places for residents to gather and participate in various recreational or social programs within each neighborhood. Community centers thus provide opportunities to strengthen the social ties of residents within a neighborhood. The City offers nine community centers, three senior centers, and other similar facilities, including facilities such as the Arlanza Youth and Family Resource Center, Casa Blanca Library and Family Learning Center, and Youth Service Agency. There are also numerous other nonprofit and faith-based centers in neighborhoods throughout Riverside.

The General Plan contains policies to provide every neighborhood with easy access to recreation and service programs by decentralizing community centers and programs and promoting the development of shared facilities and satellite offices in each Riverside neighborhood. In addition, the City supports making youth and teenager activities and programs available and accessible in all neighborhoods. For residents who depend on public transit, the City works cooperatively with the Riverside Transit Agency to improve transportation services for seniors, the disabled, and students to access community centers.

See the Land Use and Urban Design Element under "Community Facilities;" the Public Facilities and Infrastructure Element under "Health Care Facilities and Recreational Centers;" and the Air Quality Element under "Housing Strategies and Land Densities" for more information on community centers. In particular, review Objectives LU-26, PF-9, PF-10, and Policies AQ-1.9 and AQ-1.26.



Objective H-1: To provide livable neighborhoods evidenced by well-maintained housing, ample public services, and open space that provide a high quality living environment and instill community pride.

Policy H-1.1: ***Housing Conditions.*** Promote the repair, improvement, and rehabilitation of housing to enhance quality of life, strengthen neighborhood identity, and instill community pride.

Policy H-1.2: ***Code Enforcement.*** Maintain and improve the quality of rental and ownership housing through adoption and enforcement of housing and property maintenance standards and involvement.

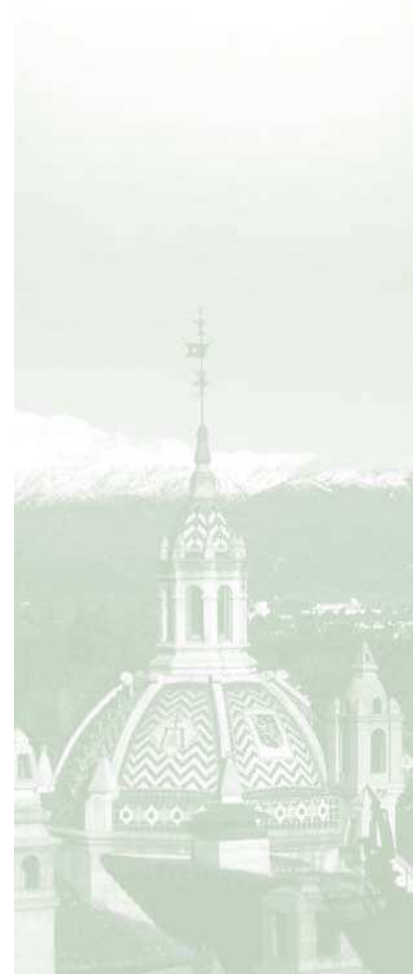
Policy H-1.3: ***Historic Preservation.*** Facilitate and encourage the preservation and restoration of residential structures possessing historical or architectural merit and preserve and protect the historic districts and neighborhood conservation areas.

Policy H-1.4 ***Parks and Recreation.*** Enhance neighborhood livability and sustainability by providing parks and open spaces, planting trees, greening parkways, and maintaining a continuous pattern of paths that encourage an active, healthy lifestyle.

Policy H-1.5 ***Public Facilities and Infrastructure.*** Provide quality community facilities, physical infrastructure, traffic management, public safety, and other public services to promote and improve the livability, safety, and vitality of residential neighborhoods.

Policy H-1.6 ***Neighborhood Identity.*** Maintain and strengthen programs that ensure each neighborhood has a unique community image that is incorporated and reflected in its housing, public facilities, streetscapes, signage, and entryways.

Policy H-1.7 ***Neighborhood Involvement.*** Encourage active and informed participation in neighborhood organizations to help identify local needs and implement programs aimed at the beautification, improvement, and preservation of neighborhoods.





DRAFT HOUSING ELEMENT

HOUSING DIVERSITY

According to the 2006–2014 RHNA, the City of Riverside has been allocated a total housing production need of 11,381 housing units. The City of Riverside clearly recognizes that a fundamental principle in building a livable community is to facilitate and encourage the production of an adequate supply of housing for all its residents. A broad housing stock includes a range of housing types—single-family housing, townhomes, apartments, mixed use, senior housing, student housing, and special needs housing. This allows residents of all income levels and types to live in the same community.

Housing Production

Student Housing



GlenMor1 Project, UCR

As home to the University of California at Riverside, California Baptist University, La Sierra University, and Riverside Community College, the City has a large number of students, faculty, and workforce living in the community. These institutions collectively enroll approximately 40,000 students each year and employ thousands more. Recognizing the importance of education to Riverside and its impact on housing in the community, the City supports the production of housing for students, faculty, and employees of educational institutions. Since 2006 alone, the City has seen construction of 1,591 student units. With planned increases in enrollment, particularly at UCR, an additional 2,008 student units will be built in the next several years.

Senior Housing



Raincross Cottages

The City of Riverside has a large and growing senior population and has been active in encouraging and facilitating new senior housing. The City has approved three senior projects providing 222 very low income units built by TELACU. The Raincross Senior project was built, providing 168 apartments and 22 for-sale cottages, predominantly affordable to lower income seniors. The City is working with applicants to secure tax credits and is providing assistance to build the 224-unit Snowberry project. In total, nearly 1,550 affordable senior units will be built during the planning period. In addition to affordable senior housing, a number of assisted living facilities are in the planning stage. The Raincross projects cited above also incorporates 106 beds in an assisted living facility, including beds for Alzheimer patients. Assisted living facilities are affordable to above moderate income households. Several additional assisted living facilities are proposed in Riverside.



Family Housing

The City of Riverside continues to be active in approving housing projects suited to residents of a variety of lifestyles. This includes families, couples, and individuals who have entered the workforce. Housing options for this category include small studio units, larger apartments and condominiums, townhomes, and single-family detached housing. The City's smart growth policies encourage the combination of housing with excellent access to transit services—a movement that is well-suited for transit-oriented development.

Riverside has successfully used its Planned Residential Development permit process to incentivize the creative and imaginative design of single-family homes. The PRD permit allows increased development densities and flexible development standards to improve the efficiency of land uses, preserve environmentally sensitive areas, and accommodate new housing. Since the 2006–2014 RHNA period, Riverside has seen the completion of 1,095 new units within PRDs. An additional 423 PRD housing units have yet to be constructed but have been entitled. Most projects offer two, three, and four bedrooms.



Garden Gate PRD

Providing quality apartments continues to be a key housing strategy. The Riverside Housing Development Corporation (RHDC) built the Cypress Springs Apartments. This 101-unit apartment project is a state-of-the-art housing project is affordable for very low income families. On-site amenities include childcare, computer learning center, recreational amenities, and the Blindness Support Training Center. On the higher priced spectrum, the City facilitated the construction of the 200-unit Stone Canyon Apartments. This project offers highly amenitized living close to shopping, entertainment, and universities. The City remains active in facilitating quality apartment living at different price levels.



Stone Canyon

Special Needs Housing

In June of 2003, the City of Riverside adopted the “Riverside Community Broad-Based Homeless Action Plan.” Since its adoption, the City has aggressively pursued 30 action-based strategies within the plan as well as other initiatives in partnership with the County of Riverside and a broad range of nonprofit organizations, social service agencies, faith-based institutions, and others working together under the umbrella of the Riverside Homeless Care Network. A key component of this plan is the City's multi-service campus, Hulen Place, that is based on nationally acclaimed best practices, such as “Housing First” and other rapid rehousing approaches. The Hulen Place campus contains a multi-service access center, emergency shelter, safe haven supportive housing center, and transitional shelter that is operated in partnerships with nonprofits, County agencies, and service agencies. The County of Riverside also operates a men's shelter in Riverside as well.





DRAFT HOUSING ELEMENT

Housing Sites

As the economic, cultural, and historical heart of the Inland Empire, the City of Riverside will continue to experience significant population growth in the near future. A primary challenge facing the City is how to accommodate housing, employment, and population growth that benefits the community, while providing adequate infrastructure and services, managing increasing demands on the transportation system, and preserving valued open space. Riverside remains committed to meeting this challenge in a responsible and sustainable manner.

Riverside has a distinct built environment consisting of a series of physically and visually connected elements. This framework recognizes two built patterns: corridors and activity centers. Magnolia Avenue, Market Street and University Avenue together compose Riverside's major development corridor, designated the "L Corridor" to reflect its shape. Spanning the entire length of the City, this corridor plays many roles. The "L" Corridor's length and abundance of current and potential activity centers make it a prime location for advanced forms of public transportation and mixed uses.



University Avenue

The General Plan 2025 incorporates "smart growth" principles into planning and development decisions affecting its corridors and activity centers. The Land Use and Urban Design Element focuses development in more urbanized areas and along major corridors rather than spreading growth to urban fringes. This approach reduces urban sprawl, better utilizes existing infrastructure, and protects the established character of neighborhoods. The Housing Element proposes mixed-use developments along the L Corridor, connecting four specific plan areas that will be amended and/or have been amended in recent years.

University Avenue Specific Plan

The Housing Element proposes the amendment of the University Avenue Specific Plan during 2010/2011. Presently, University Avenue is a major thoroughfare connecting Downtown Riverside and University of California at Riverside. The Specific Plan is intended to create an active, lively, visually attractive thoroughfare that links these critical nodes. It will set forth the parameters for unifying the area with a bold urban design, landscaping, and updated architectural concept. Additionally, the street will be interrelated with a multimodal circulation system accommodating local vehicular traffic, a shuttle system, bicyclists, and pedestrians. The City proposes that approximately nine acres (see Table H-42 of the Housing Technical Report) be rezoned to accommodate mixed-use neighborhood, village, and urban uses as part of the update of the University Avenue Specific Plan.





Marketplace Specific Plan

The Marketplace Specific Plan is generally adjacent to the SR-91 near downtown Riverside. Riverside Marketplace provides office, shopping, and entertainment uses that serve local residents and a wider geographic area. To capitalize on the area's development potential while simultaneously providing sensitive transitions to the Eastside Neighborhood, the City will update the Specific Plan. The update will create a mix of uses, employment, and lifestyle opportunities. Opportunities to adaptively re-use some historic buildings that reflect key eras (e.g., such as the citrus industry) will also be explored.

A key feature is the Downtown Metrolink site, which is near the downtown business district. The metrolink station has great potential for a transit-oriented development. The Riverside County Transportation Commission and the City have a strong desire to collaborate with private developers to redevelop and intensify both sides of the current Metrolink Station with housing, commercial, and office uses. The City proposes that approximately 31 acres of industrial land be redesignated for mixed urban uses as part of the Marketplace Specific Plan update as noted on Tables H-40 and H-42 of the Technical Report.

Downtown and Magnolia Avenue Specific Plans

The Downtown Specific Plan covers the historic core of the City and embodies the history of Riverside from its origins to the present. The Downtown Specific Plan, in conjunction with the City's Merged Redevelopment Implementation Plan, embraces and seeks to capitalize upon the area's urban character, enlivening Downtown with new high-density residential, office, and commercial/entertainment uses within a series of defined districts. As a whole, the Downtown Specific Plan is designed to make the Downtown an active and lively destination.

Magnolia Avenue is one of the primary east/west streets in Riverside—connecting with the Downtown Specific Plan at Market Street to the east and extending to the western City boundary at Buchanan Street. The Magnolia Avenue Specific Plan is designed to restore the corridor to the grand character intended by its original designers by capitalizing on urban design, landscape, transportation, and land use opportunities. Magnolia Avenue provides a significant link between major educational institutions and residential neighborhoods fronting the corridor.

As such, the General Plan 2025 policies encourage a variety of housing opportunities that include apartments and condominiums, live-work loft spaces, and very high density residential and mixed uses surrounded by historic residential neighborhoods. The City recognizes a potential for additional housing (see Table H-42 in the Technical Report) for the planning period, and will continue to implement both Specific Plans.



Downtown





DRAFT HOUSING ELEMENT

Housing Design

The design of residential structures is of utmost concern to Riversiders because it affects the quality of life we experience everyday. In a broader way, the physical image of Riverside reflects the City's prosperity, well-being, sense of aesthetics, and how we value community aesthetics. The designs of the City's residential neighborhoods reflect the City's eclectic history and culture, the different eras they were built in, and the values embodied in their design. The City is thus committed to preserving the unique residential designs in neighborhoods and sensitively integrating new forms of residential development into existing and new neighborhoods.



Residential design includes more than the design of the building, but also its layout and orientation, quality of materials, the thoughtful integration of landscaping, and other features of the home. Through the implementation of design guidelines, new housing will include the latest in creative designs, parks and open space, and site planning techniques. Increasing effort will go into designing housing that is accessible and suitable to people of all abilities and ages. Housing will incorporate sustainable practices in its design, site planning, and construction. These features will help ensure the provision of quality housing products.

Creative Tools

Facilitating high quality housing products in today's housing market requires the development and effective use of creative and flexible tools. The City of Riverside presently offers developers a range of regulatory concessions and financial incentives, where feasible, to encourage the construction of new housing. These include but are not limited to flexible means to adjust parking requirements, density bonuses for affordable units and senior housing, and other such incentives. The City of Riverside has also used the Planned Residential Permit process to allow for the development of small-lot housing projects that demonstrate excellence and creativity in design.

Like most central cities, the City of Riverside is essentially built out with a diminishing number of vacant sites of land available for new housing. As available vacant land diminishes, there will be a greater need to stimulate the revitalization or recycling of present uses to accommodate housing. The City thus supports the extension of its infill and incentives program to encourage the more productive use of its underutilized land. These include the exploration of an Eastside Infill Program and incentives, such as graduated densities, to encourage the voluntary consolidation of underutilized lots and production of housing that exemplifies excellence in design and compatibility.





Regional Housing Needs Share

Table H-10 summarizes the City's housing production and availability of sites for new housing. A combination of student housing, senior housing, and planned residential development strategies have resulted in the completion of over 4,700 new housing units in Riverside since 2006. An additional 7,000 planned/entitled units will be built by 2014. As shown below, the City has nearly satisfied its requirement for the 2006–2014 RHNA based on actual and approved residential projects.

As of January 2010, the City only needs to plan/produce another 24 very low/low income units and 83 above moderate income units by 2014 to accommodate its entire RHNA obligation. With very conservative assumptions on the suitability and availability of land, the City has significantly greater development capacity to exceed the RHNA for the remainder of the Housing Element planning period.

TABLE H-10
ACCOMMODATING THE RHNA

Housing Category	Affordability Levels				Total
	Very Low	Low	Mod	Above Mod	
RHNA	4,553		2,099	4,728	11,381
Housing Production					
Student Housing Built	0	1,591	21	23	1,635
Student Housing Planned	0	2,008	0	49	2,057
Senior Housing Built	148	155	79	1	383
Senior Housing Planned	186	223	652	106	1,167
Conventional Built	100	63	1,028	1,540	2,731
Conventional Planned	3	52	941	2,926	3,922
Total Housing Production	4,529		2,721	4,645	11,895
Remainder of RHNA	-24		+622	-83	-107
Available Land¹					
Capacity on land zoned at least 0-29 units per acre	100²		784	4,501	5,385
Capacity on land zoned at least 30 units per acre	1,198		--	--	1,198
Total Available Land	1,298		784	4,501	6,583
Total Capacity: Production and Land	5,827		3,505	9,146	18,478
Surplus of Credits	+1,274		+1,406	+4,418	+7,097
Source: City of Riverside, 2009.					
1. Available land includes sites in the MarketPlace Specific Plan, University Specific Plan, Orange Crest Specific Plan, Downtown Specific Plan, La Sierra Specific Plan, and infill sites.					
2. Zoned exclusively for residential development (R-3 zone).					



DRAFT HOUSING ELEMENT

Objective H-2: To provide adequate diversity in housing types and affordability levels to accommodate housing needs of Riverside residents, encourage economic development and sustainability, and promote an inclusive community.

Policy H-2.1: ***Corridor Development.*** Focus development along the L Corridor connecting the University Village, Downtown, Magnolia, and Market Place Specific Plans to create vibrant mixed-use and mixed-income environments that support the downtown, are transit-oriented, and strengthen the economy.

Policy H-2.2: ***Smart Growth.*** Encourage the production and concentration of quality mixed-use and high density housing along major corridors and infill sites throughout the City in accordance with smart growth principles articulated in the General Plan.

Policy H-2.3: ***Housing Design.*** Require excellence in the design of housing through the use of materials and colors, building treatments, landscaping, open space, parking, sustainable concepts, and environmentally sensitive building and design practices.

Policy H-2.4: ***Housing Diversity.*** Provide development standards and incentives to facilitate live-work housing, mixed-use projects, accessory dwellings, student housing, and other housing types.

Policy H-2.5: ***Entitlement Process.*** Provide flexible entitlement processes that facilitate innovative and imaginative housing solutions, yet balance the need for developer certainty in the approval process, governmental regulation, and oversight.

Policy H-2.6: ***Collaborative Partnerships.*** Seek, support, and strengthen collaborative partnerships of nonprofit organizations, the development community, and local government to aid in the production of affordable and market rate housing.

Policy H-2.7: ***Housing Incentives.*** Facilitate the development of market rate and affordable housing through the provision of regulatory concessions and financial incentives, where feasible and appropriate.



HOUSING ASSISTANCE

Where should we live? Should we live near work or family? What kind of housing can we afford? How long will it take to save a down payment? Does this neighborhood, size of home, quality of home best meet the needs of our family and children? All of us ask these questions at some time—when our children move out on their own, as we have families, and as we contemplate retirement. The answers to these housing questions have significant implications for Riverside’s economic competitiveness, the well-being of its residents, and the importance of assisting residents in meeting their housing needs.

Homeownership Assistance

The pursuit of liberty and happiness for families is often intertwined with the attainment of homeownership. Homeownership carries with it independence and freedom, economic stability and success, and personal safety and security for families. Homeownership commits one to a long-term investment with the home, resulting in increased investment in the property, which in turn increases property values. A key goal of the City of Riverside’s General Plan 2025 Vision is to promote and preserve the varied homeownership opportunities in the community to improve the quality of life for individuals and families.

In past years, Riverside has seen significant escalation in housing prices, with prices soaring to more than \$500,000 for a single-family home. Recent declines in the housing market have significantly reduced prices and made homes more affordable to residents and the workforce. Moderate income households can afford condominiums and above moderate income households can afford single-family homes. However, affording a down payment is still a hurdle for many working families. The City of Riverside is committed to investigating and retooling programs to help residents attain homeownership in the community.

The same housing market forces that led to soaring housing prices have also led to unprecedented levels of foreclosures in Riverside and the rest of the Inland Empire, and state of California. The City of Riverside, through the Fair Housing Council of Riverside County and other agencies, works with homeowners to preserve their homes and avoid foreclosure. The City is aggressively pursuing strategies to preserve and stabilize its residential neighborhoods. The Neighborhood Stabilization Program has involved the acquisition of vacant and foreclosed homes, rehabilitation of the home, and offering of the unit for sale, lease, or rent-to-own to income-eligible, first-time homebuyers in Riverside.





DRAFT HOUSING ELEMENT

Rental Assistance

Riverside provides a diverse number of well-paying jobs. Still, many young adults working full-time earn wages of \$8 to \$15 per hour, or \$17,920–\$31,200 annually. These individuals fill critical jobs in Riverside’s service, retail, production, and other industries. The prevailing wages earned from these jobs are extremely low, very low, and low income. At these wages, a household could afford about \$700 per month in rent. With average rents for a one-bedroom apartment at \$1,000 and average rents of \$1,300 for a two-bedroom apartment, many young adults have difficulty affording housing.

Due to the difficulty of affording housing during this economic downturn, many households must weigh the option of doubling up with other families, overpaying for housing, or moving out of the community to more affordable locations. The Riverside County Housing Authority (RCHA) assists in meeting renter needs by providing vouchers to extremely low and very low income households residing in Riverside. In addition, the City has approximately 2,400 apartment units that are deed-restricted as affordable to lower income households. The City also continues to support the mobilehome rent stabilization program.

Affordable Housing Preservation

Publicly assisted housing provides the largest supply of affordable housing in Riverside. Preserving the availability and affordability of publicly subsidized housing is thus a key City housing strategy. The City of Riverside currently has 33 rental projects that provide subsidized housing for about 2,100 family and senior households earning lower income. These projects provide long-term affordable housing options that are deed restricted. Five residential projects (totaling 188 family units and 621 senior units) are potential candidates for conversion to market rents between the time period of 2010 and 2019.

California housing law requires all communities in preparing housing elements to include an analysis of multiple-family affordable housing projects (see Housing Technical Report) assisted by governmental funds regarding their eligibility to change from low income housing to market rates by 2019. Given the cost of building new housing versus the relatively low cost of preserving existing housing and the value of publicly subsidized housing to our seniors, the City of Riverside is committed to providing technical and financial assistance to developers and property owners, where feasible, to maintain these affordable units.

Collaborative Partnerships

Riverside enlists the assistance of collaborative partnerships to provide a broad array of housing assistance, economic development, and human



services to residents in the community. The City of Riverside provides millions of dollars in funding and grants each year to a wide range of nonprofit human service and housing development organizations that implement community programs. These programs assist households, families with children, and others to find housing and appropriate supportive services. Funding is provided annually, contingent upon the continuation of adequate local, state, and federal funds. Some of the organizations include:

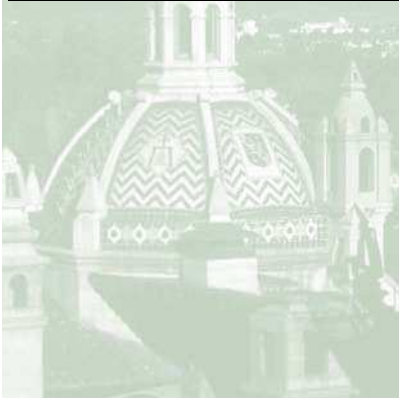
- | Service Agencies | Housing Agencies |
|--|---|
| ▪ Casa Blanca Home of Neighborly Service | ▪ Fair Housing Council of Riverside County |
| ▪ Eastside Child Care | ▪ CORE |
| ▪ Carolyn E. Wylie Center for Children, Youth & Families | ▪ Riverside Housing Development Corporation |
| ▪ Care Connexus | ▪ Habitat for Humanity |
| ▪ Youth Service Activities | ▪ TELACU |
| ▪ Arlanza Family Center | ▪ Whiteside Manor |

Fair Housing

Riverside is committed to becoming an inclusive 21st-century city. Noted for its considerable racial, ethnic, religious, and other diversities, the City of Riverside has etched a complex history with a number of events contributing to and detracting from diversity. However, as they move into the 21st century, Riversiders face opportunities and challenges related to the City’s growing diversity. Critical underlying factors include not only economic and educational disparities, but also housing. It is increasingly imperative that Riversiders embrace the varied challenges and seize the opportunities created by our diversity. The City of Riverside’s Statement of Inclusiveness embodies this commitment.

Riverside’s Statement of Inclusiveness relates directly to housing. Riverside contracts with the Fair Housing Council of Riverside County to provide fair housing services for residents in the community. Services include landlord-tenant information and mediation, a wide range of education and enforcement activities to prevent housing discrimination or enforce housing rights, training and technical assistance, administrative hearings for Public Housing Authority tenant grievance, and Section 8 hearings. In recent years, homeownership preservation has become a critical issue in Riverside. The Fair Housing Council offers homeownership classes, services to prevent or navigate foreclosures, and other assistance to help residents meet their housing needs.

What is Fair Housing?
Fair housing is often associated with discriminatory practices and costly legal action. However, the goal of fair housing is far broader. The goal of fair housing is to support and promote inclusive, diverse communities of choice. These communities are marked by opportunities for families to live in neighborhoods of their choice: where there is a wide variety of housing types; where schools are stable and well supported; where jobs are accessible; and where people of all races, ethnicities, ages, and disabilities are an integral part of the larger community (National Commission on Fair Housing and Equal Opportunity, 2008).





DRAFT HOUSING ELEMENT

Objective H-3:	To increase and improve opportunities for low and moderate income residents to rent or purchase homes.
Policy H-3.1:	<i>Homeownership Assistance.</i> Support and provide, where feasible, homeownership assistance for lower and moderate income households through the provision of financial assistance, education, and collaborative partnerships.
Policy H-3.2:	<i>Homeownership Preservation.</i> Aggressively work with governmental entities, nonprofits, and other stakeholders to educate residents and provide assistance, where feasible, to reduce the number of foreclosures in the community.
Policy H-3.3:	<i>Rental Assistance.</i> Support the provision of rental assistance to extremely low, low, and very low income households, including emergency rental assistance for those in greatest need.
Policy H-3.4	<i>Preservation of Affordable Housing.</i> Assist in the preservation of affordable rental housing at risk of conversion by working with interested parties, offering financial incentives, and providing technical assistance, as feasible and appropriate.
Policy H-3.5:	<i>Collaborative Partnerships.</i> Collaborate and/or facilitate collaboration with nonprofit organizations, developers, the business community, special interest groups, and state and federal agencies to provide housing assistance.
Policy H-3.6:	<i>Community Services.</i> Support the provision of employment training, childcare services, rental assistance, youth services, and other community services for each neighborhood that enable households to attain the greatest level of self-sufficiency and independence.
Policy H-3.7:	<i>Fair Housing.</i> Prohibit discrimination and enforce fair housing law in all aspects of the building, financing, sale, rental, or occupancy of housing based on protected status in accordance with state or federal fair housing law.





SPECIAL HOUSING NEEDS

Certain households in Riverside have greater difficulty finding decent, affordable housing. State law defines "special needs" groups to include senior households, persons with disabilities, large households, female-headed households, single-parent families, farmworkers, and people who are homeless. Due to their numbers in Riverside, college students are also considered to have special housing needs.

Senior Households

Riverside has 15,363 senior-headed households, comprising 16 percent of all households. Senior housing needs are due to a higher prevalence of disabilities, limited incomes, and greater housing overpayment. A large proportion of seniors need affordable housing, transportation, and support services. As the baby boom generation ages, the City will see an increased demand for all types of senior housing.

The City recognizes the importance of providing services to enable seniors to "age in place," that is, to maintain their current residences for as long as possible. A model for senior housing does not exist, as no single model is right for every individual. Senior housing vary from assisted living, to aging in place, to an elder fraternity approach in which several seniors live in one home and pool their resources. Table H-11 summarizes senior housing opportunities in Riverside.

TABLE H-11
SENIOR HOUSING IN RIVERSIDE

Housing Options	Number of Projects	Units Available		
		Affordable	Market Rate	Total Units
Apartments	26	1,751	2,033	3,784
Assisted Living	65	—	1,124	1,124
Mobile Homes	3	—	760	760
Total	94	1,751	3,917	5,668

Source: Riverside County Network of Care, various rental listings.

The City, County, and other organizations provide transit services for seniors. Senior activities are offered at six park and recreational facilities, including the Janet Goeske Center. To provide an ongoing voice for senior concerns, the City's Commission on Aging makes recommendations to the City Council on issues to enhance the quality of life for seniors. In 2004, the Commission recommended the construction of new senior units, more flexible zoning standards, the provision of services, and the implementation of universal design standards in new housing in the "Seniors Housing Task Force Report."



TELACU Las Fuentes





DRAFT HOUSING ELEMENT

Persons with Disabilities

The City of Riverside is home to a number of people who have personal disabilities that prevent them from working, restrict their mobility, or make it difficult to care for themselves or live fully independent lives. Disabilities include sensory, physical, mental, self-care, or homebound. Of the noninstitutionalized population living in Riverside, approximately 10 percent of the population between the ages of 16 and 64 reported a disability versus 39 percent of residents older than 65 years. An additional number of residents are disabled and live in group settings.

Providing sufficient quantity and quality of housing for people with disabilities is a significant challenge. Meeting this challenge requires a comprehensive strategy that focuses on facilitating independent living through in-home modifications, providing suitable housing through land use and zoning practice, enforcing current state and federal accessibility laws, increasing the supply of affordable housing, and facilitating a range of supportive services. In other cases, specialized supportive services are necessary. Table H-12 shows the range of housing types available to people with disabilities in Riverside.

TABLE H-12
RIVERSIDE CARE FACILITIES

Type of Facility	Clientele	Facilities	
		Number	Capacity
Small Family Home	Disabled children	7	28
Group Home	Troubled youth	15	133
Adult Residential	Disabled adults	74	586
Elderly Residential	Adults 60 years+	65	1,124
Alcohol/Drug Rehab	All ages	35	293
Total		196	2,164

Sources: California Community Care Licensing Division 2008; California Office of State Alcohol and Drug Programs 2008; Sober Living Network, Listing of Riverside Facilities 2008. Facilities geocoded for City of Riverside address.

The City of Riverside has established a Commission on Disabilities to advise the City Council on policy, programs, and actions affecting persons with disabilities in the City and help create a public awareness of the needs in areas such as housing, employment, and transportation. Other organizations providing services to people with disabilities include the Community Access Center, Inland Regional Center, County of Riverside, and other nonprofit organizations. Riverside's Annual Action Plan lists agencies funded each year.



Family Households

Riverside has long had a strong commitment to its families and has been awarded the distinction of being in the top 100 best communities nationwide for children. Led by the National League of Cities, the 2008 Mayors' Action Challenge for Children and Families focuses on four priorities every child needs: "Opportunities to learn and grow; a safe neighborhood to call home; a healthy lifestyle and environment; and a financially fit family in which to thrive." Assisting residents in securing and affording a home is a key strategy.

Providing decent and affordable housing for families (e.g., female-headed families, single parents, and large families) is an important goal for Riverside. Their special needs status is due to lower incomes, the presence of children and need for financial assistance, and the lack of adequately sized housing. Lower income families have the most difficulty in finding affordable housing and many must overpay or live in overcrowded conditions. Table H-13 summarizes the number of deed-restricted units affordable to lower income families.



Cypress Springs Apartments

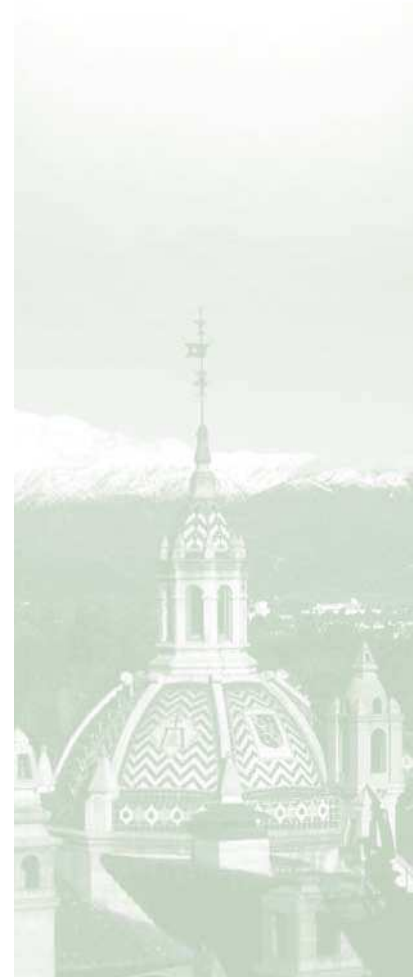
TABLE H-13
FAMILY HOUSING IN RIVERSIDE

Housing	Number of Projects	Total Units Affordable to Lower Income
Apartments	26	1,468
Market Rate Mobile homes	13	1,717
Housing Vouchers	—	785
Projects/Units Available	39	3,970

Source: City of Riverside.

Note: Housing voucher totals are estimated and may overlap with some of the assisted family apartments.

The City offers several programs to help lower income single-parented, large, and female-headed families secure housing. The City is facilitating new rental, ownership, and mixed use housing. As noted by the Annie E. Casey Foundation, the shortage of affordable family housing detracts from family well-being, education, and health. Where existing housing needs improvement, the City is actively involved in the rehabilitation and/or acquisition of these properties, such as the Indiana Apartments. Homeownership assistance is also offered by several programs. Finally, the Consolidated Plan lists a number of supportive services funded by the City of Riverside that benefit families in Riverside.





DRAFT HOUSING ELEMENT

Homeless Persons

As with most large urban communities, the City of Riverside is faced with the challenge of addressing the needs of its homeless population. This includes not only Riverside residents who become homeless, but also individuals and families with children who become homeless in other cities and come to Riverside seeking resources. In January 2009, the county biennial (required by HUD) survey found that 632 individuals were identified as homeless in the City on any given day.

Homeless people experience a range of health, housing, and employment needs. More than one in five experience mental illness and substance abuse, and one in four is disabled. As to the primary cause for homelessness, 34% of respondents cited a job loss, 19% identified alcohol or drug use, 5% cited an argument with a family or friend; 6% cited domestic violence, and 6% reported that their landlord sold, stopped renting, or reused their property. Among the homeless population, nearly 50% had been homeless for at least one year.

In 2003, the City of Riverside adopted the “Riverside Community Broad-Based Homeless Action Plan.” Since its adoption, the City has implemented 30 strategies, including hiring a homeless services coordinator and street outreach workers, opening a new emergency shelter, developing a homeless services access center (Hulen Place), expanding funding for community-based service agencies, identifying funding for prevention strategies, strengthening collaboration with faith-based service providers, and creating more affordable housing.

The City of Riverside and partner organizations work together to help provide the services required to address the needs of homeless people. In addition, as shown in Table H-14, there are numerous accommodations for people who are homeless in Riverside.

TABLE H-14
HOMELESS SHELTER RESOURCES

Facility	Sites	Individuals	Persons in Families	Youth	Total
Emergency Shelter	4	156	110	17	283
Transitional Housing	8	110	304	20	434
Permanent Supportive Housing	6	149	--	--	149
Total	18	415	414	37	866
Other Facilities	N/A	N/A	N/A	N/A	172 ¹

Source: City of Riverside, 2009.

1. Various sober living homes.



College Students

Riverside is known for its quality educational institutions. Some of the larger institutions are Riverside Community College, University of California at Riverside, California Baptist University, and La Sierra University. Other educational institutions include the California School for the Deaf, Riverside (one of only two state-run schools) and Sherman Indian High School (the only off-reservation high school in California).

Because educational institutions in Riverside play an important role in the history, economy, and community life of Riverside, it is important to ensure that the significant housing needs of current and future students, faculty, and employees are addressed. Table H-15 highlights the largest Riverside educational institutions that provide housing, their current and projected enrollment, and housing.

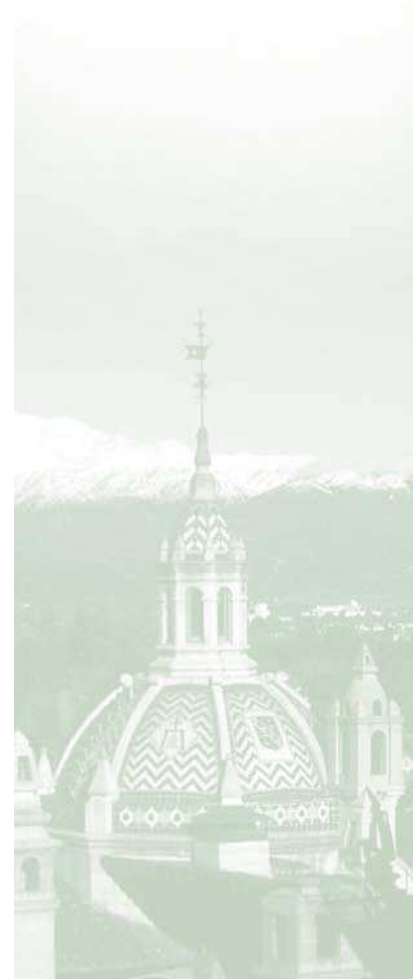
TABLE H-15
EDUCATIONAL INSTITUTIONS AND HOUSING

	Enroll- ment	Housing Opportunities			
		Dorm Units	Apart- ments	Family Units	Faculty Units
University of California, Riverside					
2008	18,000	2,944	1,864	268	6
2014	23,000	4,194	3,464	918	78
CalBaptist University					
2008	4,000	230	500	10	N/A
2014	6,000	230	N/A	10	N/A
La Sierra University					
2008	2,000	600	0	211	42
2014	2,500	600	0	211	42
California School for the Deaf, Riverside					
2008	400	220	0	0	0
2014	480	300	0	0	0
Sherman Indian High School					
2008	400	900	0	0	0
2014	400	900	0	0	0

Source: City of Riverside Survey, 2008.

N/A: information not available.

The Housing Technical Report lists the various projects planned in Riverside through the end of the Housing Element planning period.





DRAFT HOUSING ELEMENT

Objective H-4: To provide adequate housing and supportive services for Riverside residents with special needs that allow them to live fuller lives.

Policy H-4.1: ***Senior Housing.*** Support the development of accessible and affordable senior rental and ownership housing that is readily accessible to support services; and provide assistance for seniors to maintain and improve their homes.

Policy H-4.2: ***Family Housing.*** Facilitate and encourage the development of larger rental and ownership units appropriate for families with children, including the provision of supportive services such as child care.

Policy H-4.3: ***Educational Housing.*** Work in cooperation with educational institutions to encourage the provision of housing accommodations for students, faculty, and employees that reflect their housing needs.

Policy H-4.4: ***Housing for Homeless People.*** Support adequate opportunities for emergency, transitional, and permanent supportive housing through the implementation of land use and zoning practices and, where feasible, financial assistance.

Policy H-4.5: ***Housing for People with Disabilities.*** Increase the supply of permanent, affordable, and accessible housing suited to the needs of persons with disabilities; provide assistance to persons with disabilities to maintain and improve their homes.

Policy H-4.6: ***Supportive Services.*** Continue to fund the provision of supportive services for persons with special needs to further the greatest level of independence and equal housing opportunities.





QUANTIFIED OBJECTIVES

The objectives and policies of the 2008–2014 Riverside Housing Element are implemented through a variety of programs designed to encourage the maintenance, improvement, development, and conservation of housing and neighborhoods in the community. The Housing Implementation Plan lists each of these programs, specific actions to accomplish an objective or policy, agency responsible for its administration, funding source, and timeline for implementation.

Table H-16 provides a summary of the quantified objectives that the City will pursue to show progress in meeting its housing needs.

TABLE H-16
QUANTIFIED HOUSING GOALS

Households	Affordability Level				
	Extremely Low	Very Low	Low	Moderate	Above Moderate
Housing Construction (2006–2014 RHNA)	24				83
Home Rehabilitation and Preservation	210		286	124	
Preservation of Publicly Subsidized Units		48	138		
Rental Assistance (County and City)	120				
Homeowner Assistance		3	26	24	

Source: City of Riverside, 2010.

The Housing Implementation Plan (please refer to the General Plan 2025 Implementation Plan Appendix A) provides a description of the housing programs from which the quantified objectives are derived.





DRAFT HOUSING ELEMENT

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